

Enjoy extras and benefits

The **UBS key4 premium card** offers you a wide range of comforts and favorable conditions when paying abroad and in foreign online shops

Do you often travel abroad? Do you make frequent purchases in foreign online shops? Either way, the UBS key4 premium card¹ is your ideal credit card. It lets you pay easily, securely – and at low cost worldwide thanks to attractive conditions when converting your purchases into foreign currency. And there is no processing surcharge when you use the card to pay abroad and in foreign online shops. You also enjoy exclusive additional services with this premium card.



Card services

Favorable conditions for use abroad

The UBS key4 premium card has an important advantage: your purchases in foreign currency are converted at the transparent Mastercard® exchange rate. There is simply a small surcharge of 0.5 percent. In addition, you do not pay a processing surcharge. This is usually charged when using a card abroad – even if you pay in Swiss francs in a foreign online shop. This is good news for frequent travelers and digital globetrotters.

Contactless payment

Contactless payment makes searching for small change a thing of the past. It's simple, practical and fast. For small amounts, all you need to do is hold the card briefly against the card reader, and your payment is made. For larger amounts, you will automatically be asked for your PIN code for your security. More information is available at ubs.com/contactless

Latest security technology

A latest-generation chip with PIN function and an early warning system for suspicious charges guarantee the best possible security for your payments. The card also supports the “3-D Secure” international security standard. This additional approval step protects you when paying for your online purchases. Read more at ubs.com/secure

First-class 24-hour customer service

If you have any questions, in case of emergency situations or to block a card, our professional customer service will be happy to help you around the clock 365 days a year.

Additional services

UBS KeyClub bonus program

You receive valuable KeyClub points every quarter depending on how much you spend with your credit card. You can redeem these points for offers from our KeyClub partners (1 KeyClub point = 1 Swiss franc). The points you collect will be credited to your KeyClub eStore account. Find out more about the UBS KeyClub eStore and UBS KeyClub at ubs.com/keyclubstore and ubs.com/keyclub

Access to airport lounges

Worth 89 Euro, the Priority Pass gives you access to over 1,300 airport lounges worldwide. These lounges are pleasant places to relax and freshen up if you have to wait between flights, or if there are delays. Only the cost price will be charged to your credit card per admission (for details, see the “Prices and Services” table).

UBS Digital Banking

UBS E-Banking and the UBS Mobile Banking App give you secure access to your card data, such as current bookings, available amounts or statements, anytime, anywhere. In the event of loss or theft, you can block your credit card directly in the app or in E-Banking, and automatically receive a replacement card. And if your credit card is defective, you can order a new one easily at no extra cost. Furthermore, push notifications via the app, SMS or email give you control over your spending at all times. More information about the wide range of possibilities is available at ubs.com/digital

¹ The minimum age for the UBS key4 premium card is 18 years (16 years for partner cards). A UBS account is required.

Mobile Payment

All you need is your smartphone to make contactless payments by card worldwide. In just a few steps you can digitally register your card with a mobile payment solution (wallet or wearable) and collect KeyClub points in this way too. UBS key4 credit and prepaid cards work with the following solutions:

- Google Pay and Samsung Pay on Android
- Apple Pay on iOS
- Watches and smartwatches
- UBS TWINT in Switzerland on Android and iOS

Paperless statement (standard)

You can view digital statements anytime, anywhere free of charge in UBS Digital Banking and pay bills in just a few clicks. On request, you can also receive your monthly statements by post, although this is subject to a fee. You can find out how to change the way your card statement is sent to you at ubs.com/paperless

Flexible payment options

You decide whether you want to pay your monthly bill in full or in installments (credit option)². The credit option allows you to remain financially flexible if you temporarily have other liabilities.

Discounts on car rental

Our partner Europcar offers you a discount of 15 percent on car rental in Switzerland and abroad.

Park your car at the airport for a special price

Enjoy an exclusive 10% discount at Zurich and Geneva airports.

Priceless® Cities: one-of-a-kind experiences

Priceless Cities gives Mastercard cardholders access to exclusive events, promotions, shopping benefits and unique offers for travel, hotels, restaurants, museums and much more. Further information and registration at priceless.com

Insurance benefits

Travel and aviation accident insurance

When traveling by public transport, you and your relatives are automatically insured against accidents free of charge, provided that you have paid for at least 80 percent of the trip with your UBS key4 premium card.

UBS Travel Insurance Plus (optional, with an extra fee) The optional insurance package protects you and your family from risks before and during travel. Whether for travel cancellation, medical treatment or loss of luggage. UBS Travel Insurance Plus allows you to relax and feel secure on your travels. More information is available at ubs.com/travelin-suranceplus

Collision Damage Waiver³

This insurance pays the deductible for any damage or theft that occurs during the rental period.

Best-price guarantee³

If, within 14 days of the purchase date, you notice that the item purchased with the credit card is available for at least 30 francs less in Switzerland, the insurance will reimburse the price difference.

SOS Assistance Service

We also offer a 24-hour SOS Assistance Service. This entitles you to medical and legal assistance worldwide and provides you with important travel information.

UBS key4 banking

All in one app

UBS key4 banking is the complete digital banking offering at an attractive price. To learn more, visit ubs.com/ubskey4

UBS me – the individual banking package

Choose and pay only for the products you need

With the UBS me banking package, you choose accounts, cards and other services entirely according to your individual needs and at an attractive price.⁴ More at ubs.com/banking-package

Key points

- Attractive and transparent exchange rates
- No processing surcharge when using the card abroad or in foreign online shops
- Contactless payment
- Attractive UBS KeyClub bonus program
- Many extras, such as access to airport lounges
- Free 24-hour customer service
- Latest security technology
- Integration of your card in Mobile Payment

² Only for clients domiciled in Switzerland. Payment of the full amount or part thereof (at least 5% of the amount billed or CHF 50) within 22 days of the invoice date; annual rate of interest of 12%. The granting of credit is prohibited if it leads to the overindebtedness of the consumer (Art. 3 of the Swiss Federal Act against Unfair Competition).

³ The precise terms and conditions and further information on the comprehensive insurance cover can be found at ubs.com/cards

⁴ The price of the UBS key4 premium card includes a UBS Visa Card Gold Credit Card as a second card. When used abroad, the standard conditions of the UBS Visa Card Gold apply.

Overview of fees and services

Fees	
UBS key4 premium card (Mastercard) ¹	
– in the first year	CHF 150 ²
– in each subsequent year	CHF 300 ²
Partner card (Mastercard)	
– per year	CHF 75 ²
Replacement card	free of charge
Monthly invoice	
– in paper form ³	CHF 1.80 per invoice
– paperless ⁴ or with eBill	free of charge
Cash withdrawals ⁵ in Switzerland and abroad	4%, min. CHF 10 per withdrawal
Lottery (except Swisslos/ Loterie Romande), betting and casino transactions (gambling)	4%, max. CHF 100 per transaction
Currency conversions for transactions in foreign currencies	Mastercard® rate plus 0.5%
CHF transactions abroad	no additional fees
Interest rate for payment in installments (credit option)	annual interest rate of 12%
Card blocking	free of charge
Reminder fees	CHF 30 to CHF 60

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Passing-on of third-party costs	any third-party costs ⁶ incurred may be passed on
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Benefits

UBS KeyClub (optional)	
– for every CHF 1000 spent	4 points
Travel and aviation accident insurance	
– death and disability	max. CHF 600,000
– rescue and repatriation	max. CHF 60,000
Collision Damage Waiver (deductible insurance for vehicle rental)	max. CHF 10,000 per insured event
Best-price guarantee	max. CHF 2,000 per year
UBS Travel Insurance Plus (optional)	CHF 72 per year
UBS Digital Banking (optional)	free of charge
Priority Pass for access to airport lounges (worth EUR 89)	free of charge
	The admission fee of EUR 24 is debited to your Credit Card each time you use a lounge
24-hour customer service	free of charge
24-hour SOS Assistance Service	free of charge
Car hire from Europcar	
– discount on standard rates in Switzerland and abroad	15%
Parking at Zurich and Geneva airports	
– discount on products from parkmycar.ch and airportparking.ch	10%
Priceless® Cities for one-of-a-kind experiences	for Mastercard cardholders only
Payment options	QR-bill with payment in installments option or direct debit (LSV*)
Spending limit (standard)	CHF 10,000

¹ The price of the UBS key4 premium card includes a UBS VISA Card Gold as a second card. When used abroad, the standard conditions of the UBS Visa Card apply.

² Attractive prices with UBS key4 banking or with the UBS me banking package. More at ubs.com/ubskey4 or ubs.com/banking-package. For UBS Platinum Credit Card holders, the UBS key4 premium card is included in the Platinum price.

³ For cards included in the «Traditional» price of the UBS me banking package. For clients with UBS Retained Mail Service, invoices in paper form are free of charge.

⁴ Paperless invoices can be activated in UBS E-Banking or in the UBS Mobile Banking App. More at ubs.com/paperless


⁵ Max. 40% of the monthly limit or 100% of the additional amounts deposited into your credit card account; ATMs: max. CHF 1,000 per day.

⁶ E.g. carriage charges, fees for payments at post office counters, courier costs for card delivery abroad, etc. For detailed price information, please contact our customer services.

For all your questions

 ubs.com/cards

 UBS Service Line for Private Clients at 0848 848 054

 Find your nearest branch ubs.com/locations

